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REMARKS:

Amendment and Reply under 37 C.F.R. 1.111 Enclosed  
(16 pages including cover)

In Re Patent Application of: Jacques FIESCHI, et al.  
Docket No.: FR920000012US1  
Serial No.: 09/810,286  
Confirmation No: 5924  
Group Art Unit: 3621  
Filed: March 16, 2001  
Examiner: Jalatee WORJLOH

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Docket No.: FR920000012US1

Jacques FIESCHI, *et al.*

Confirmation No.: 5924

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

For: **METHOD FOR VALIDATING AN  
ELECTRONIC PAYMENT BY A  
CREDIT/DEBIT CARD**

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111**

Sir:

In response to the **Non-Final Office Action** mailed October 15, 2004 ("Office Action").

Applicants request reconsideration for the following reasons.

Amendments to the claims and a status of each are set forth on pages 3 - 8.

Remarks are set forth on pages 9 - 15.

Applicants believe that no extensions of time are necessary at this time. The due date of January 15, 2005 fell on a Saturday, which extended the response date to Monday, January 17, 2005. However, January 17, 2005 was a Federal holiday in the District of Columbia. The closure of the Patent and Trademark Office on this day further extended the due date to Tuesday, January 18, 2005.

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703)872-9306, on January 18, 2005.

Typed or Printed Name of Person Signing this Certificate:  
JONATHAN E. THOMAS

  
Signature

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If extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to **International Business Machines Deposit Account No. 09-0457 (Endicott)**. Please charge any deficiencies in fees and credit any overpayment of fees to the above Deposit Account.